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**POSSIBILITIES FOR FINANCING SMALL AND MEDIUM ENTERPRISES IN THE
FIELD OF RURAL TOURISM IN SOUTHEASTERN REGION OF THE REPUBLIC OF
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Abstract: Tourism as an economic area that stimulates the development process of each national economy is one of basic areas that has a multiplicative impact on overall socio-economic development and processes of people national integration. For this reason, tourism stimulates the economic development with great influence on the process of the formation of specialized enterprises in field of rural tourism. Globalization and development processes cause changes in each segment of workforce. In this direction, the needs of tourists are changed.

Research in this paper shows that modern tourists'trends are focused on the approach to nature, natural beauties and tradition. By this phenomenon, characteristic of modern living, development of rural tourism relates to the possibility of generating appropriate offer and allowing them to satisfy the needs of tourists. The goal and subject of research in this paper is to study the possibilities for financing the enterprises's in the field of rural tourism as an alternative form of tourism development in the Southeastern region in the Republic of Macedonia.

The development of rural tourism relates to the representation of small and medium-sized enterprises, as a unique source that can offer an adequate supply and content, creation of specialized financial programs intended for these enterprises and fulfilment of necessary infrastructure conditions. In that context, within the framework of the theoretical approach, in this paper are presented some specific characteristics of rural tourism, as an alternative form of development of tourism as well as possible offers in this area. Natural beauties, clean natural environment rich in lakes, mountains, waterfalls, thermal water, specific villages, diverse traditional food and hospitality, represent the preconditions for the formation of the original tourist offer. With aim of attracting larger number of tourists through the development of tourism in this region, it is necessary to apply an appropriate organized approach in creating the offer and adjusting of the enterprises in this area.

In order to understand the need for creating a supply in this area, in this paper will be conducted practical research.. Through the practical research that will be realized in the paper will be taken, the real situation about the perspective and the financing opportunities of the enterprises in the field of rural tourism and confirmation of the basic hypothesis that adequate financial programs intended for enterprises in this field, will contribute to development of rural tourism in Southeastern region of the Republic of Macedonia. On the basis of the results obtained from the conducted research, will be presented proposals for the development of rural tourism.

Keywords: rural tourism, financing, supply, small and medium enterprises

**МОЖНОСТИ ЗА ФИНАНСИРАЊЕ НА МАЛИ И СРЕДНИ ПРЕТПРИЈАТИЈА ВО
ОБЛАСТА НА РУРАЛНИОТ ТУРИЗАМ ВО ЈУГОИСТОЧНИОТ РЕГИОН ВО
РЕПУБЛИКА МАКЕДОНИЈА**

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финансирање од страна на банкарските институции и Европски фондови за финансирање во оваа област. Незначителен дел односно само 2 анкетирани одговорија дека имаат информации за можностите за финансирање од страна на банкарските институции и Европските фондови за финансирање. На следното прашање - Кои се ограничувачки фактори за развој на руралниот туризмот?, најголем дел од испитаните поточно 74 претприемачи се изјаснија дека финансиите претставуваат ограничувачки фактор за инвестирање во областа на руралниот туризам.

ЗАКЛУЧНИ СОГЛЕДУВАЊА

Преку сознанијата добиени од истражувањето спроведено во рамки на овој труд како и врз основа на теоретскиот осврт во рамки на трудот, може да се заклучи дека Југоисточниот регион на Република Македонија има големи можности и потенцијал за развој на руралниот туризам преку поттикнување на работата на малите и средни претпријатија. Со примена на стимулативни мерки и мерки за финансиска поддршка, малите претпријатија од овој регион треба да се насочат кон туризмот бидејќи реално постојат големи можности за раст и развој. Големината на претпријатијата не ги ограничува од аспект на примена на иновации и претприемничка иницијатива.⁹³ Добиените резултати од спроведеното истражување ја потврдуваат поставената хипотеза дека постои изразена потреба од системски пристап за поттикнување и унапредување на работата на малите и средни претпријатија во овој сектор, преку воведување на стимулативни финансиски програми наменети за претпријатија во овој сектор. Неинформираноста за можностите за развој и финансирање на бизнисот преку Европските финансиски фондови и банкарски институции во Република Македонија претставува голем ограничувачки фактор. Од друга страна пак непостоењето на специјализирани државни програми и мерки за поттикнување на развојот на претпријатијата кои работат во овој сектор, упатува на тоа дека постои изразена потреба во институционални рамки и во рамки на локалната заедница да се примени усогласен пристап и имплементација на соодветни финансиски програми и мерки преку кои ќе се создадат услови за интензивен развој на претпријатијата во секторот на рурален туризам. Неискористените можности кои ги нудат Европските финансиски фондови претставува голем предизвик за сите чинители вклучени во овој сектор, државни и приватни субјекти и истите можат да придонесат за унапредување на оваа дејност. Добиените резултати укажуваат на тоа дека претприемачите не се информирани за постоењето на специјализирани финансиски програми наменети за финансирање на овој тип претпријатија што претставува ограничувачки фактор. Претпријатијата во овој сектор постојано се соочуваат со нови предизвици кои се наметнати од новите услови во работење но со застапеност на традиционалниот начин и филозофија на работа карактеристични за руралниот туризам. Тоа ја наметнува потребата од системски пристап за воведување на програми за промоција на руралниот туризам и информирање на потенцијалните претприемачи за можностите за финансирање на овој вид бизнис.

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